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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/441,107	11/16/1999	NED HOFFMAN	STA-22	3861
60460	7590	10/27/2006	EXAMINER	
MARGER JOHNSON & MCCOLLOM/INDIVOS 210 SW MORRISON STREET SUITE 400 PORTLAND, OR 97204			FISCHETTI, JOSEPH A	
			ART UNIT	PAPER NUMBER
			3627	

DATE MAILED: 10/27/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/441,107	HOFFMAN, NED
	Examiner	Art Unit
	Joseph A. Fischetti	3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 14 August 2006.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1,2,4,6,7,16,22 and 45-48 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1,2,4,6,7,16,22 and 45-48 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date. _____	6) <input type="checkbox"/> Other: _____

Double Patenting

Claim 1 is rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claim 1 of U.S. Patent No. 6269348, 5870723 and 5838812. Although the conflicting claims are not identical, they are not patentably distinct from each other because at least claim 1 of the identified patents can be read on claim 1 of this application in the manner set forth below.

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1,16,22,47 are rejected under 35 U.S.C. 103(a) as being unpatentable over Merjanian 471.

Merjanian disclose with respect to the authentication system for use with a computer terminal col. 9 or the example of the Medicaid recipient of col.11 lines 1-21, which do not involve a smart card and thus, is "tokenless".

Applicant defines scrip as a unit that has tender or real face value when used with a participating scrip program merchant see specification p. 2 lines 5-6. The unit in the welfare or Medicaid embodiments is read as the value of the defined benefit.

Merjanian discloses a scrip supporter read as the Patient who uses a Medicaid benefit;

Merjanian discloses a scrip donator read as the Medicaid agency;

Merjanian discloses a scrip beneficiary read as health care provider rendering the service.

Merjanian discloses receiving a scrip supporter bid biometric sample (col. 9 lines 41,42 finger print data is conveyed via interface 40 to data base 24 for the supporter who is read as the medicaid recipient, a scrip supporter registers with an electronic identicator at least one registration biometric sample (see col. 9 lines 31-33, fingerprint data must match predetermined parameters which parameters inherently require the step of registration); and a scrip donator identification step read as Medicaid who controls the account;

comparing the scrip supporter bid biometric sample with at least one registration biometric sample from the scrip supported for producing either a successful or failed identification of the scrip supporter Col. 9, line 33 a match is sought against the two data for the finger prints);

upon successful identification of the scrip supporter, settling a scrip transaction by debiting an account of a scrip donator (scrip donator is read as the Medicaid which

debts the health account obvious variant of debit being at a minimum, the lessening of future benefits] of the donator in favor of crediting the account of the beneficiary (i.e. the health service provider)).

Regarding the limitations of electronic script, the use of food health account credits is read as the use of an electronic script or its obvious equivalent. Terms, i.e., donator, supporter are all terms which are met by the Medicaid embodiment of Merjanian without recitation of contrary definitions in the claims.

Re claim 16: Medicaid accounts are determined to see if sufficient coverage exists before services are rendered.

Re claim 22: Merjanian teaches fingerprint recognition.

Claims 2,4,6,7,45,46,47,48 are rejected under 35 U.S.C. 103(a) as being unpatentable over Merjanian as applied to the claims above, and further in view of Himmelstein. Merjanian appears to be silent on using both a code and a biometric to secure script credits. Himmelstein discloses the use of both an ID code and physical biometrics to effect an on/off condition in a hardware device with security concerns. It would be obvious to modify the device in Merjanian to include the dual biometric component system of Himmelstein the motivation being further assurance that the person is who the code says s/he is.

Re claim 4: The plurality of the sample from a plurality of users is natural result of plural users.

RE claim 6: the ID code associated with the user in Himmelstein caused the voice scan to be made against the voice in the database.

Re claims 16: the Medicaid account is read as the donor account and is the scrip service merchant which gets presented the results of the transaction.

Applicant's arguments filed 8/14/06 have been fully considered but they are not persuasive. Applicant defines scrip as a unit that has tender or real face value when used with a participating scrip program merchant see specification p. 2 lines 5-6. The unit in the welfare or Medicaid embodiments is read as the value of the defined benefit. Applicant then defines a token as financial account cards or paper coupon.

With these definition set by Applicant, Merjanina is deemed readable upon claim 1. Applicant's argument fixate on the one of many embodiments in Merjenian which is directed to food stamp redemption. The Examiner withdraws any reference to the food stamp embodiment and relies solely on the embodiment of the Medicaid and/or computer usage. These remaining embodiments, particularly, the Medicaid embodiment, is a true token less teaching in that no financial cards or paper coupon is disclosed. In the Medicaid embodiment, all participants are accounted from as follows:

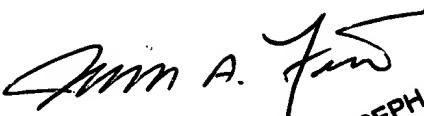
Merjanian discloses a scrip supporter read as the Patient who uses a Medicaid benefit; Merjanian discloses a scrip donator read as the Medicaid agency; Merjanian discloses a scrip beneficiary read as health care provider rendering the service. Thus Merjanian makes obvious claims 1,16,22,47.

Regarding Himmelstein, Applicant argues Himmelstein does not teach a tokenless system, but Himmelstein is not cited for that purpose, but for the purpose of using both an ID and an biometric to secure authentication in a transaction. Both references are concerned with protecting the assets of the user of the asset be it a Medicaid benefit or a motor vehicle. The motivation can be seen as driven by the same purpose.

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication should be directed to Joseph A. Fischetti at telephone number (703) 305-0731.


Joseph A. Fischetti JOSEPH A. FISCHETTI
Primary Examiner PRIMARY EXAMINER
Art Unit 3627